

FIG. 1

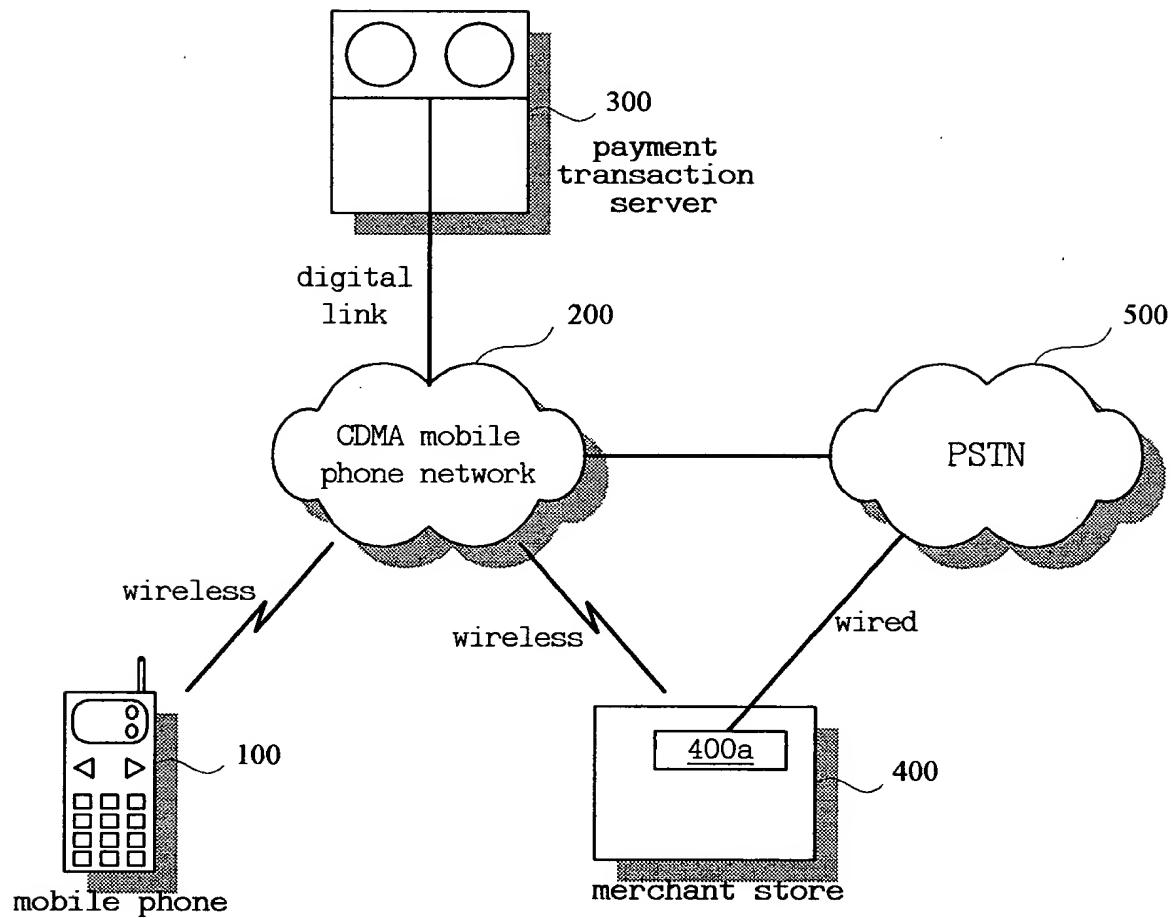


FIG. 2

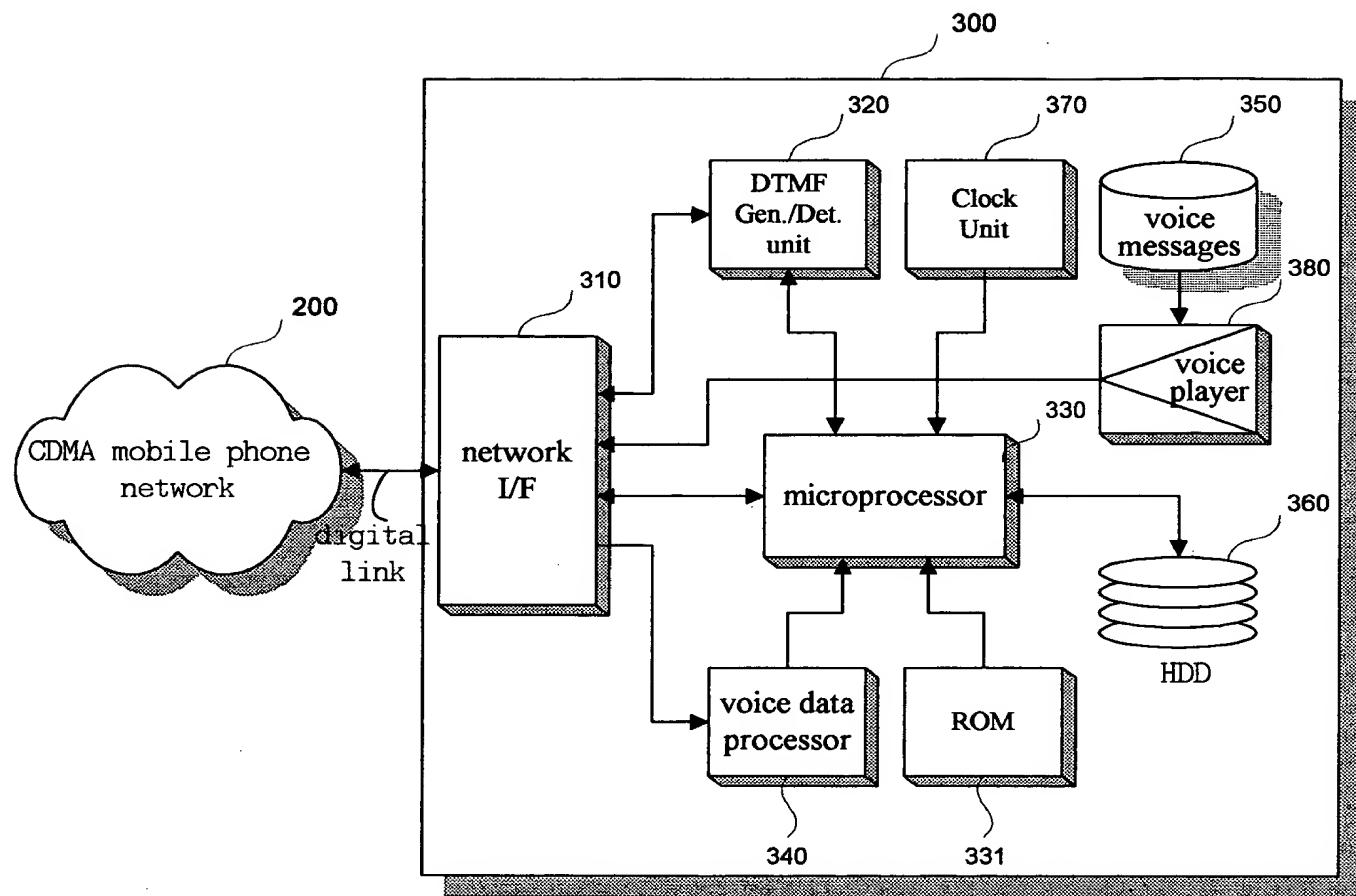


FIG. 3

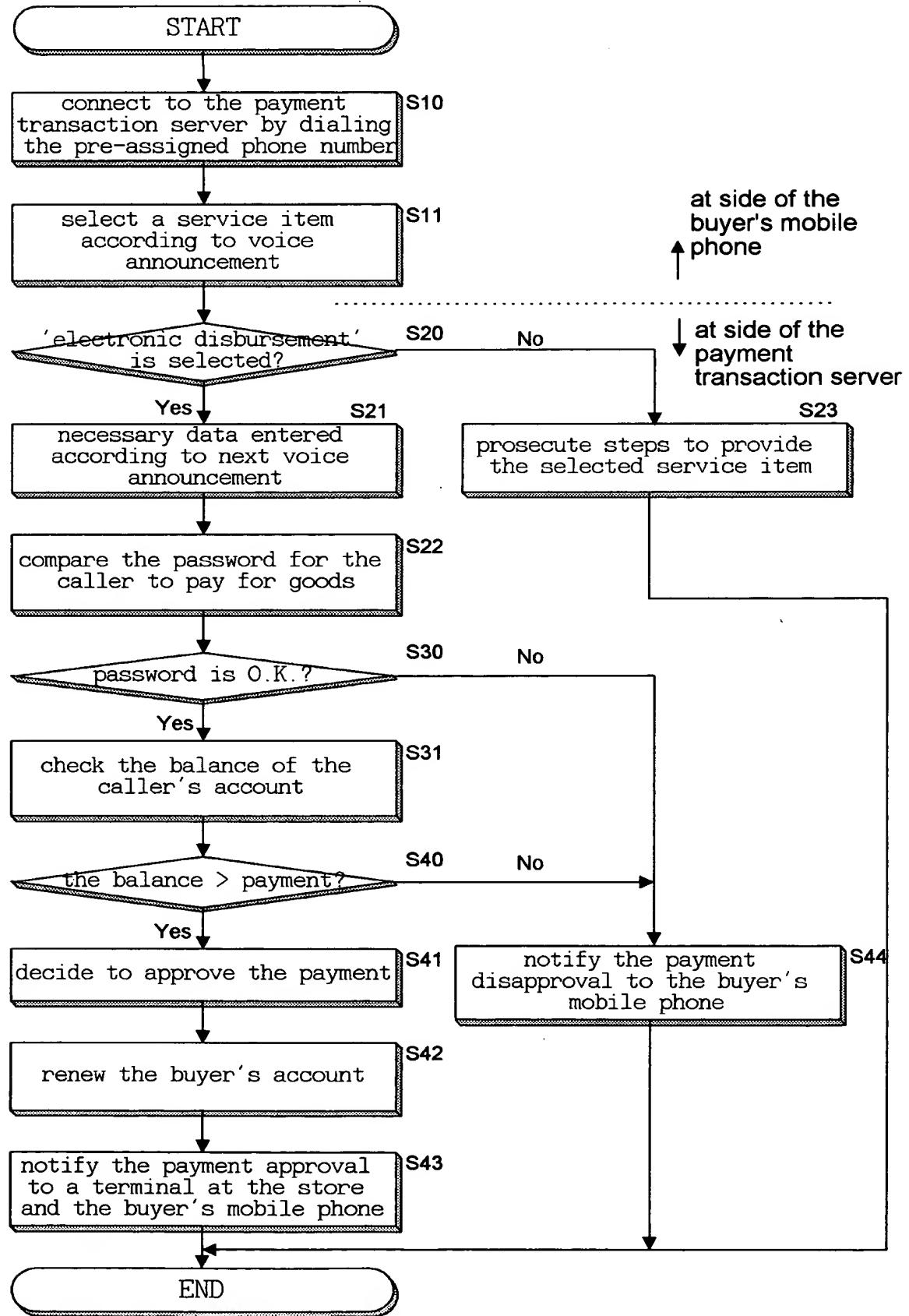


FIG. 4A

data on HDD

subscriber's mobile phone number	address	name	password	remaining amount (in dollars)	address of stored voice	transaction date & time	...
011-231-39XX	NYC ...	Sam...	0267	170	Address 1	yy ₁ :mm ₁ :dd ₁ hh ₁ :mm ₁	...
011-331-12XX	LA ...	Paul...	1294	200	Address 2	yy ₂ :mm ₂ :dd ₂ hh ₂ :mm ₂	...
011-528-88XX	Chicago...	John...	5924	380	Address 3	yy ₃ :mm ₃ :dd ₃ hh ₃ :mm ₃	...
...

FIG. 4B

data on HDD

telephone number of subscribed stores	terminal accessing number	transaction count	pre-recorded voice data
011-3621-35XX	Tel: 011-3621-35XX	38	voice 1
02-231-68XX	FAX: 02-231-27XX	29	voice 2
02-267-25XX	E-Mail : kjs@abc..	13	voice 3
...